

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19-10643-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Patrice M. Huff  
1827 Summerfield Ave  
Neptune, NJ 07753

Social Security No.:

xxx-xx-0920

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on November 19, 2020.

On 10/14/2022 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Michael B. Kaplan on:

Date: November 22, 2022  
Time: 10:00 AM  
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: October 17, 2022

JAN: gan

Jeanne Naughton  
Clerk

In re:  
Patrice M. Huff  
Debtor

Case No. 19-10643-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Oct 17, 2022

Form ID: 185

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2022:

Recip ID	Recipient Name and Address
db	+ Patrice M. Huff, 1827 Summerfield Ave, Neptune, NJ 07753-4547
aty	+ KML Law Group, P.C., 216 Haddon Avenue, Suite 201, Collingswood, NJ 08108-2818
cr	+ DITECH FINANCIAL LLC, PHELAN HALLINAN DIAMOND & JONES, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
sp	+ Dan C. Pelletier, Esquire, The Sokol Firm, 25 Kings Highway East, Suite 220, Haddonfield, NJ 08033-2001
lm	Ditech, PO Box 6172, Rapid City, SD 57709-6172
cr	+ First Financial Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
r	+ Jon Day Open Door Real Estate, 34 Route 35 North, Neptune, NJ 07753-4743
cr	+ LOANCARE, LLC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518135524	Ditech Financial, LLC, POB 6154, Rapid City, SD 57709-6154
517986940	+ University Radiology Group, PC, PO Box 371863, Pittsburgh, PA 15250-7863

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 17 2022 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Oct 17 2022 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517986913	Email/Text: collectors@arresourcesinc.com	Oct 17 2022 20:51:00	AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422
517986914	+ Email/Text: bnc-capio@quantum3group.com	Oct 17 2022 20:52:00	Assetcare, Attn: Bankruptcy, 2222 Texoma Pkwy, Sherman, TX 75090-2484
517986915	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 17 2022 21:21:43	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518044968	+ Email/PDF: ebn_ais@aisinfo.com	Oct 17 2022 21:21:31	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517986916	+ Email/Text: ngisupport@radiusgs.com	Oct 17 2022 20:51:00	Central Credit Services, LLC, 7831 Glenroy Rd Ste 250, Edina, MN 55439-3117
517986917	+ Email/Text: commonwealth@ebn.phinsolutions.com	Oct 17 2022 20:51:00	Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
517986921	+ Email/Text: commonwealth@ebn.phinsolutions.com	Oct 17 2022 20:51:00	Commonwealth Financial Systems, 245 Main Street, Scranton, PA 18519-1641
517986924	+ Email/Text: bkey@creditmgt.com	Oct 17 2022 20:52:00	Credit Management Control, Attn: Bankruptcy, Po Box 1654, Green Bay, WI 54305-1654

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517986925	+ Email/PDF: pa_dc_ed@navient.com	Oct 17 2022 20:59:58	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
517986927	+ Email/Text: EBN_Waco@Receivemorermp.com	Oct 17 2022 20:52:00	Financial Control Services, Attn: Bankruptcy, Po Box 21626, Waco, TX 76702-1626
517986931	+ Email/Text: nculp@firstffcu.com	Oct 17 2022 20:52:00	First Financial Federal Credit Union, Po Box 1172, Toms River, NJ 08754-1172
518407361	Email/Text: laura@redbanklaw.com	Oct 17 2022 20:51:00	First Financial Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610
518183532	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Oct 17 2022 20:51:00	LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH, VA 23452, LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH, VA 23452-4262
518183531	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Oct 17 2022 20:51:00	LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH, VA 23452-4262
518163170	Email/PDF: pa_dc_ed@navient.com	Oct 17 2022 21:00:19	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
518030342	Email/Text: perituspendrick@perituservices.com	Oct 17 2022 20:51:00	Pendrick Capital Partners II, LLC, PO BOX 141419, IRVING, TX 75014-1419
518030341	Email/Text: perituspendrick@perituservices.com	Oct 17 2022 20:51:00	Pendrick Capital Partners, LLC, PO BOX 141419, IRVING, TX 75014-1419
517986933	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Oct 17 2022 20:51:00	Progressive, PO Box 7247-0311, Philadelphia, PA 19170-0001
517984477	Email/Text: bnc-quantum@quantum3group.com	Oct 17 2022 20:52:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
517986934	Email/Text: bankruptcy@rmscollects.com	Oct 17 2022 20:51:00	Recmgmt Srvc, Attn: Bankruptcy, 4200 Cantera Drive, Suite 211, Warrenville, IL 60555
517986935	+ Email/Text: clientservices@remexinc.com	Oct 17 2022 20:51:00	Remex, 307 Wall St, Princeton, NJ 08540-1515
517986937	+ Email/Text: clientservices@simonsagency.com	Oct 17 2022 20:52:00	Simon's Agency, Inc., Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517986918	*+	Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
517986919	*+	Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
517986920	*+	Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
517986922	*+	Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
517986923	*+	Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
517986926	*	Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709
517986928	*+	Financial Control Services, Attn: Bankruptcy, Po Box 21626, Waco, TX 76702-1626
517986929	*+	Financial Control Services, Attn: Bankruptcy, Po Box 21626, Waco, TX 76702-1626
517986930	*+	Financial Control Services, Attn: Bankruptcy, Po Box 21626, Waco, TX 76702-1626
517986932	*+	KML Law Group, PC, 216 Haddon Ave, Ste 406, Westmont, NJ 08108-2812
517986936	*+	Remex, 307 Wall St, Princeton, NJ 08540-1515
517986938	*+	Simon's Agency, Inc., Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026
517986939	*+	Simon's Agency, Inc., Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026
517986941	*+	University Radiology Group, PC, PO Box 371863, Pittsburgh, PA 15250-7863
517963288	##	Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709
517963289	##+	KML Law Group, PC, 216 Haddon Ave, Ste 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 14 Duplicate, 2 Out of date forwarding address

District/off: 0312-3

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**NOTICE CERTIFICATION**

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 19, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2022 at the address(es) listed below:**

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor LOANCARE LLC. ajennings@raslg.com
Andrew Thomas Archer	on behalf of Debtor Patrice M. Huff aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor LOANCARE LLC. hkaplan@rasnj.com, kimwilson@raslg.com
Laura M. Egerman	on behalf of Creditor LOANCARE LLC. bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@raslg.com
Michael R. DuPont	on behalf of Creditor First Financial Federal Credit Union dupont@redbanklaw.com lori@redbanklaw.com
Nicholas V. Rogers	on behalf of Creditor LOANCARE LLC. nj.bkecf@fedphe.com
Sindi Mncina	on behalf of Creditor LOANCARE LLC. smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11